

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Susan J. Michelfelder
Debtor

Case No. 17-17018-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2019.

db +Susan J. Michelfelder, 39 Dewsbury Lane, Quakertown, PA 18951-1009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2019 at the address(es) listed below:

HOWARD GERSHMAN on behalf of Creditor CAB East, LLC/Ford Motor Credit Company, LLC
hg229ecf@gmail.com, 229ecf@glpoc.comcastbiz.net

MICHAEL SETH SCHWARTZ on behalf of Debtor Susan J. Michelfelder msbankruptcy@verizon.net,
schwartzmr87357@notify.bestcase.com

REBECCA ANN SOLARZ on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Stip does not directly
affect confirmed plan

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Susan J. Michelfelder	<u>Debtor</u>	CHAPTER 13
Lakeview Loan Servicing, LLC	<u>Movant</u>	
vs.		NO. 17-17018 ELF
Susan J. Michelfelder	<u>Debtor</u>	
Erwin D. Michelfelder Jr.	<u>Co-Debtor</u>	11 U.S.C. Sections 362 and 1301
William C. Miller Esq.	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$3,886.27**, which breaks down as follows;

Post-Petition Payments:	May 2019 to August 2019 at \$1,211.37/month
Suspense Balance:	\$959.21
Total Post-Petition Arrears	\$3,886.27

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before September 30, 2019, the Debtor shall pay the full post-petition arrears in the amount of **\$3,886.27**.

b). Beginning on September 1, 2019, maintenance of current monthly mortgage payments in the amount of \$1,211.37 to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a


Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
9. The parties agree that a facsimile signature shall be considered an original signature.


Date: September 4, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 9-5-19


Michael Seth Schwartz, Esquire
Attorney for Debtors


Date: 9/9/19


William C. Miller, Esquire
Chapter 13 Trustee

NO OBJECTION
*without prejudice to any
trustee rights and remedies.

ORDER

Approved by the Court this 11th day of September, 2019. However, the court retains discretion regarding entry of any further order.


Bankruptcy Judge
Eric L. Frank